

*2006 Long-Term Care Rate Guide  
Premium Rate Increase History Section  
Company Explanation Section*

***BC LIFE & HEALTH INSURANCE COMPANY***

<i><b>Policy Form</b></i>	<i><b>Explanation</b></i>
PFTQ-02-0102	There has been no rate increase on this policy form. We filed new products and priced them accordingly.
PFTQ-03-0102	There has been no rate increase on this policy form. We filed new products and priced them accordingly.
PFTQ-04-0102	There has been no rate increase on this policy form. We filed new products and priced them accordingly.